

TENNESSEE VALLEY FINANCIAL HOLDINGS, INC.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 3082454	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$201	\$198	-1.4%	
Loans	\$138	\$129	-6.8%	
Construction & development	\$34	\$26	-24.8%	
Closed-end 1-4 family residential	\$34	\$35	5.6%	
Home equity	\$15	\$14	-7.7%	
Credit card	\$0	\$0		
Other consumer	\$6	\$4	-37.8%	
Commercial & Industrial	\$9	\$7	-25.2%	
Commercial real estate	\$38	\$41	7.6%	
Unused commitments	\$24	\$19	-20.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$25	\$22	-11.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$16	\$18	12.0%	
Cash & balances due	\$7	\$14	92.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$182	\$180	-1.2%	
Deposits	\$157	\$155	-1.1%	
Total other borrowings	\$25	\$24	-0.8%	
FHLB advances	\$24	\$24	-2.1%	
Equity				
Equity capital at quarter end	\$19	\$18	-3.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.0%	8.1%	--	
Tier 1 risk based capital ratio	12.7%	12.1%	--	
Total risk based capital ratio	13.9%	13.3%	--	
Return on equity ¹	-4.7%	-3.1%	--	
Return on assets ¹	-0.4%	-0.3%	--	
Net interest margin ¹	2.9%	2.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	103.0%	31.6%	--	
Loss provision to net charge-offs (qtr)	515.9%	346.5%	--	
Net charge-offs to average loans and leases ¹	0.9%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	4.6%	17.7%	0.5%	0.0%
Closed-end 1-4 family residential	4.2%	5.0%	0.1%	0.4%
Home equity	0.5%	1.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.9%	2.7%	1.1%	0.6%
Commercial & Industrial	0.4%	1.2%	0.0%	0.1%
Commercial real estate	0.1%	1.4%	0.0%	0.0%
Total loans	2.4%	5.6%	0.2%	0.1%